

In re:  
Sidney Freeman  
Debtor

Case No. 21-11947-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 02, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2025:

Recip ID	Recipient Name and Address
db	+ Sidney Freeman, 6503 North 16th Street, Philadelphia, PA 19126-3512
14622208	Community Surgical Supply, 1390 NJ 37 West, Toms River, NJ 08755
14622210	+ First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
14628656	+ Katherine Schreiber, Forge Credit Union, Attn John Burke, 1402 Bywood Ave, Upper Darby, PA 19082-3720
14622225	+ Temple University Hospital, 3401 N Broad Street 1st Fl, Philadelphia, PA 19140-5189
14622224	Temple University Hospital, Broad & Ontario Streets, Philadelphia, PA 19140

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 03 2025 01:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 03 2025 01:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14630729	Email/PDF: resurgentbknofications@resurgent.com	Jun 03 2025 01:04:15	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14622205	Email/Text: BKBCNMAIL@carringtonms.com	Jun 03 2025 00:59:00	Carrington Mortgage Services, 1610 E Saint Andrew Place, Santa Ana, CA 92705
14622206	Email/Text: BKBCNMAIL@carringtonms.com	Jun 03 2025 00:59:00	Carrington Mortgage Services, PO Box 54285, Irvine, CA 92619
14622207	Email/Text: megan.harper@phila.gov	Jun 03 2025 01:00:00	City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14632008	Email/Text: megan.harper@phila.gov	Jun 03 2025 01:00:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14622202	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 03 2025 01:03:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14625634	+ Email/PDF: ebn_ais@aisinfo.com	Jun 03 2025 01:03:51	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14622209	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 03 2025 01:00:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14670815	^ MEBN	Jun 03 2025 00:40:38	Deutsche Bank National Trust Company, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14674205	+ Email/Text: BKBCNMAIL@carringtonms.com		

District/off: 0313-2

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Page 2 of 3

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		Jun 03 2025 00:59:00	Deutsche Bank National Trust Company, at. el, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14622211	Email/Text: BNSFS@capitalsvcs.com	Jun 03 2025 00:59:00	First Savings Bank, Attn: Bankruptcy, Po Box 5019, Sioux Falls, SD 57117
14628657	+ Email/Text: loans@forgecu.org	Jun 03 2025 01:00:00	Forge Credit Union, 1402 Bywood Ave, Upper Darby, PA 19082-3720
14622212	+ Email/Text: loans@forgecu.org	Jun 03 2025 01:00:00	Forge Cu Fka Pstc Fcu, 1402 Bywood Ave, Upper Darby, PA 19082-3720
14623322	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 03 2025 01:00:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
14622213	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 03 2025 01:00:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
14626912	Email/PDF: resurgentbknofications@resurgent.com	Jun 03 2025 01:04:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14622215	^ MEBN	Jun 03 2025 00:40:40	Lending USA, 15303 Ventura Blvd Suite 850,, Sherman Oaks, CA 91403-6630
14622216	+ Email/PDF: cbp@omf.com	Jun 03 2025 01:04:14	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14622217	^ MEBN	Jun 03 2025 00:40:39	PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14622218	+ Email/Text: bankruptcy1@pffcu.org	Jun 03 2025 00:59:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14622219	+ Email/Text: bankruptcy1@pffcu.org	Jun 03 2025 00:59:00	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14623827	+ Email/Text: bankruptcy1@pffcu.org	Jun 03 2025 00:59:00	Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14622220	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 03 2025 01:00:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14622222	+ Email/Text: consumerlending@sunfcu.org	Jun 03 2025 01:00:00	Sun Federal Credit Union, Attn: Bankruptcy, 1627 Holland Dr, Maumee, OH 43537-1622
14622223	+ Email/Text: bankruptcy.notices@sunrisebanks.com	Jun 03 2025 00:59:00	Sunrise Banks, Attn: Bankruptcy, 200 University Avenue West, Saint Paul, MN 55103-2075
14637839	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 03 2025 01:00:00	Towd Point Mortgage Trust 2015-5, et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14622214		Kovo Inc
14622221		Selfinc/lead
14637545	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14622203	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14622204	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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User: admin

Page 3 of 3

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2025 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Sidney Freeman dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust 2004-4 bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAMELA ELCHERT THURMOND	on behalf of Water Revenue Bureau c/o City of Philadelphia Law Department Tax & Revenue Unit Bankruptcy Group MSB 1401 John F. Kennedy Blvd., 5th Floor Philadelphia, PA 19102-1595 pamela.thurmond@phila.gov
SARAH K. MCCAFFERY	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as indenture Trustee smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
SARAH K. MCCAFFERY	on behalf of Creditor Towd Point Mortgage Trust 2015-5 U.S. Bank National Association as Indenture Trustee smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Sidney Freeman	)	Case No. 21-11947-djb
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: June 2, 2025

For The Court

Timothy B. McGrath  
Clerk of Court